

## STATE OF TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE

Consumer Insurance Services 500 James Robertson Parkway, 4<sup>TH</sup> Floor Nashville, Tennessee 37243-0574 Telephone: 615-741-2218 \* Fax: 615-532-7389

### Dear Consumer:

Every insurance company licensed to sell individual health insurance policies in Tennessee must offer at least two (2) guaranteed issue plans to anyone who is eligible for guaranteed issue health insurance. An eligible individual is a person that is coming off a group plan, i.e. employer provided group health insurance and COBRA, with a pre-existing condition who has had at least 18 months of creditable coverage with no more than 63 days break in coverage. You should expect to receive the letter of creditable coverage from your employer or existing group [plan within 30 days of becoming separated from the group that documents continuous coverage for the past 18 months. This letter of creditable coverage will be required by the company that issues the guaranteed issue policy. If you do not receive the letter of creditable coverage, you should contact the U. S. Department of Labor toll free at 1-866-444-3272.

Should you decide to contact one or all of the companies on the accompanied list to inquire about purchasing a guaranteed issued policy, please be sure to ask the company for a "guaranteed issue policy". This is important to reduce the likelihood of the company disqualifying you for coverage based on your pre-existing condition. Please keep in mind that the premium will be higher for a guaranteed issue policy because the risk is greater, due to the pre-existing condition.

The Department of Commerce and Insurance, Consumer Insurance Services is not permitted to recommend, endorse or suggest that you purchase insurance from one of the companies on the enclosed list. The list is provided as a courtesy to you in an effort to provide you with the best possible service and the known availability of individual health insurance carriers in the State of Tennessee.

Sincerely,

Vickie Trice
Director
Consumer Insurance Services

#### Medigap (Medicare Supplement) Policy Basics

What Is A Medigap Policy?

A Medigap policy is a health insurance policy sold by private insurance companies to fill the "gaps" in the Original Medicare Plan. Medigap policies help you pay some of the health care costs that the Original Medicare Plan doesn't cover. If you are in the Original Medicare Plan and have a Medigap policy, then Medicare will pay its share and your Medigap policy will pay its share of your health care costs.

Currently, there are ten standardized Medigap plans called "A" through "J." Medigap policies must follow Federal and State laws. These laws protect you. The front of a Medigap policy must clearly identify it as "Medicare Supplement Insurance." Each plan, A through J, has a different set of benefits. Plan A covers only the basic (core) benefits. These basic benefits are included in all the Medicare plans (A through J). Medigap Plans B through J offers extra benefits. Plan J offers the broadest form of benefits.

Insurance companies can only sell you one of the ten standardized Medigap policies. Medigap policies are standardized so you can compare them easily. Two of the standardized Medigap policies may have a high deductible option. In addition, any standardized Medigap policy may be sold as a **Medicare SELECT** policy. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin) Medigap policies must offer the same benefits within Medigap plans (A through J).

It's important to compare Medigap policies because costs can vary. Remember, the standardized Medigap policies that insurance companies offer must provide the same benefits. The only difference between Medigap policies sold by different insurance companies might be the cost. Also, insurance companies that sell Medigap policies don't have to offer each Medigap plan (A through J). Each insurance company decides which Medigap policies they want to sell. Make sure the insurance company offers the Medigap policy that you want.

Generally, when you buy a Medigap policy you must have Medicare Part A and Part B. You will have to pay the monthly Medicare Part B premium of \$78.20 in 2005 to Medicare. In addition, you will have to pay a premium to the Medigap insurance company. As long as you pay your premium, your Medigap policy is *guaranteed renewable*. This means it is automatically renewed each year. Your coverage will continue year after year as long as you pay your premium.

You and your spouse must buy separate Medigap policies. Your Medigap policy won't cover any health care costs for your spouse.

For additional information on Medigap policies, including why you would want to buy a Medigap policy and information about what Medigap policies cover, please read the enclosed publication from the Center for Medicare and Medicaid Services (CMS) titled, "Choosing a Medigap Policy: A guide to Health Insurance for People with Medicare", or call CMS at 1-877-267-2323.



# STATE OF TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE

### **Consumer Insurance Services**

500 James Robertson Parkway, 4th Floor Nashville, TN 37243-0574 (615) 741-2218

### **Medicare Supplement Insurance Companies**

Company Name	<b>Plans Offered</b>
American Continental Insurance Co.	Individual
101 Continental Place	A, B, C, D, E, F, G
Brentwood, TN 37027	3 mo. pre-existing,
(615) 377-1300, (800) 264-4000	waived if open enrollment.
American Pioneer Life Insurance Co.	Individual
1001 Heathrow Lane, Suite 5001	A, B, C, D, E, F, G
Lake Mary, FL 32746	6 mo. pre-existing.
(407) 628-1776	Under 65 available.
American Republic Insurance Co.	Individual / Group
P. O. Box 9371	A, B, C, D, E, F
Des Moines, IA 50306	
(800) 247-2190	
Bankers Fidelity Life Insurance Co.	Individual / Group
P. O. Box 105185	A, B, C, D, E, F, G
Atlanta, GA 30348	No waiting period.
(866) 458-7500	Part G available for under 65.
Bankers Life and Casualty Co.	Individual
222 Merchandise Mart Plaza	A, B, C, D, E, F, HDF, G, H,
Chicago, IL 60654-2013	<b>I, J, K,</b> L
(800) 621-3724	Pre-existing waived if open
	enrollment.
BlueCross BlueShield of Tennessee	Individual / Group
801 Pine Street	A, B, C, D, E, F, G
Chattanooga, TN 37402-2555	Under 65 available if current
(800) 210-1523	enrollee in Part B.

Central Benefits National Life Insurance Co. 716 Mt. Airyshire Boulevard Columbus, OH 43235 (800) 333-5711	Company Name	Plans Offered
Columbus, OH 43235 (800) 333-5711  Central Reserve Life Insurance Co. 6201 Johnson Drive, P.O. Box 29190 Shawnee Mission, KS 66201 (800) 945-8554  Combined Insurance Company of America 5050 Broadway Chicago, IL 60640 (800) 544-5531  Conseco Insurance Co. 11815 North Pennsylvania Street Carnel, IN 46032 (800) 541-2254  Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 11ndividual A, B, C, D, E, F, HDF, G 3 mo. pre-existing.  Continental General Insurance Co. 1Individual A, B, C, D, E, F, HDF, G No waiting period.  Continental General Insurance Co. 1Individual A, B, C, D, E, F, F+, G No waiting period.  Continental Life Insurance Co. 1Individual A, B, C, D, E, F, F+, G No waiting period.  Continental Life Insurance Co. 1Individual A, B, C, D, E, F, F+, G No waiting period.  Continental Life Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Cenworth Life & Annuity Insurance Co. 1Individual A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.  Genworth Life & Annuity Insurance Co. 1Individual A, B, C, F No waiting period.	Central Benefits National Life Insurance Co.	Individual
Central Reserve Life Insurance Co. 6201 Johnson Drive, P.O. Box 29190	716 Mt. Airyshire Boulevard	A, B, C, F
Central Reserve Life Insurance Co.   Endividual   A, B, C, D, E, F, HDF   6 mo. pre-existing.	Columbus, OH 43235	6 mo. pre-existing.
6201 Johnson Drive, P.O. Box 29190 Shawnee Mission, KS 66201 (800) 945-8554  Combined Insurance Company of America 5050 Broadway Chicago, IL 60640 (800) 544-5531  Conseco Insurance Co. 11815 North Pennsylvania Street Carmel, IN 46032 (800) 541-2254  Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.  Individual A, B, C, D, E, F, G Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Individual A, B, C, D, E, F, G Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Individual A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.	(800) 333-5711	
Shawnee Mission, KS 66201	Central Reserve Life Insurance Co.	Individual
Combined Insurance Company of America   Individual   A, B, C, D, E, F, F+   No waiting period.	6201 Johnson Drive, P.O. Box 29190	<b>A</b> , <b>B</b> , <b>C</b> , <b>D</b> , <b>E</b> , <b>F</b> , <b>HDF</b>
Combined Insurance Company of America 5050 Broadway Chicago, IL 60640 (800) 544-5531  Conseco Insurance Co. 11815 North Pennsylvania Street Carmel, IN 46032 (800) 541-2254  Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. Lindividual A, B, C, D, E, F, HDF, G, H, Brentwood, TN Suite 200 Largo, FL 33773-1502  Individual A, B, C, D, E, F, G Brentwood. Individual A, B, C, D, E, F, G Brentwood. Individual A, B, C, D, E, F, G Brentwood. Individual A, B, C, D, E, F, G Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, HDF, G, H, Brentwood. Individual A, B, C, D, E, F, F, HDF, Brentwood. Individual A, B, C, D, E, F, F, HDF, Brentwood. Individual A, B, C, D, E, F	Shawnee Mission, KS 66201	6 mo. pre-existing.
A, B, C, D, E, F, F+ No waiting period.   No waiting period.	(800) 945-8554	
Chicago, IL 60640 (800) 544-5531  Conseco Insurance Co. 11815 North Pennsylvania Street A, D, F, G Carmel, IN 46032 (800) 541-2254  Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Cenworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Lindividual A, B, C, F Largo, FL 33773-1502  No waiting period.	Combined Insurance Company of America	
Conseco Insurance Co.	5050 Broadway	A, B, C, D, E, F, F+
Conseco Insurance Co.  11815 North Pennsylvania Street Carmel, IN 46032 (800) 541-2254  Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Cenworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  Individual A, B, C, D, E, F, HDF, G, H, No waiting period.	•	No waiting period.
11815 North Pennsylvania Street Carmel, IN 46032 (800) 541-2254  Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Cenworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  Individual A, B, C, D, E, F, HDF, G, H, No waiting period.	(800) 544-5531	•
Carmel, IN 46032 (800) 541-2254  Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Cenworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  No waiting period.  Individual A, B, C, D, E, F, G 3 mo. pre-existing.	Conseco Insurance Co.	Individual
Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  Individual A, B, C, D, E, F, HDF, G, H, No waiting period.	11815 North Pennsylvania Street	A, D, F, G
Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  Individual A, B, C, D, E, F, HDF, G, H, No waiting period.	Carmel, IN 46032	No waiting period.
P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364  Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  A, B, C, D, E, F, HDF, G, H, Individual A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.	(800) 541-2254	
Pensacola, FL 32591-0130   3 mo. pre-existing.	Constitution Life Insurance Co.	Individual / Group
Continental General Insurance Co.  17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  Individual A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.	P.O. Box 130	A, B, C, D, E, F, HDF, G
Continental General Insurance Co.  17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Cenworth Life & Annuity Insurance Co. Senworth Life & Annuity Insurance Co. Largo, FL 33773-1502  Individual A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.	Pensacola, FL 32591-0130	3 mo. pre-existing.
17800 Royalton Road Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502  A, B, C, D, E, F, HDF, G, H, No waiting period.	(800) 789-6364	
Cleveland, OH 44136 (800) 284-2898  Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Cenworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  No waiting period.  No waiting period.	Continental General Insurance Co.	Individual
Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  Individual A, B, C, D, E, F, HDF, G, H, No waiting period.  Individual A, B, C, F, HDF, G, H, No waiting period.		A, B, C, D, E, F, F+, G
Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  Individual A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.		No waiting period.
101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.	(800) 284-2898	
Brentwood, TN 37027 (615) 377-1300, (800) 264-4000  Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  Roo. pre-existing.  Individual A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.	Continental Life Insurance Co. of Brentwood	Individual
Equitable Life & Casualty Co.  3 Triad Center  Salt Lake City, UT 84180  (888) 352-5124  Genworth Life & Annuity Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  Largo, FL 33773-1502  Individual  A, B, C, F  No waiting period.		A, B, C, D, E, F, G
Equitable Life & Casualty Co.  3 Triad Center  Salt Lake City, UT 84180  (888) 352-5124  Genworth Life & Annuity Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  Largo, FL 33773-1502  Individual  A, B, C, F  No waiting period.		3 mo. pre-existing.
3 Triad Center A, B, C, D, E, F, HDF, G, H, Salt Lake City, UT 84180 (888) 352-5124  Roworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502  A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.	(615) 377-1300, (800) 264-4000	
Salt Lake City, UT 84180 (888) 352-5124  HDH, I, J No waiting period.  Genworth Life & Annuity Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 A, B, C, F Largo, FL 33773-1502  No waiting period.	Equitable Life & Casualty Co.	Individual
(888) 352-5124  No waiting period.  Genworth Life & Annuity Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  Largo, FL 33773-1502  No waiting period.		A, B, C, D, E, F, HDF, G, H,
Genworth Life & Annuity Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  Largo, FL 33773-1502  Individual  A, B, C, F  No waiting period.		· ·
8545 126 <sup>th</sup> Avenue North, Suite 200 A, B, C, F Largo, FL 33773-1502 No waiting period.	(888) 352-5124	No waiting period.
8545 126 <sup>th</sup> Avenue North, Suite 200 A, B, C, F Largo, FL 33773-1502 No waiting period.		Individual
• •		A, B, C, F
(877) 777-2443 extension 2169	•	No waiting period.
	(877) 777-2443 extension 2169	

Company Name	Plans Offered
Globe Life & Accident Insurance Co.	Individual / Group
P.O. Box 8080	A, B, C, F
McKinney, TX 75070-8080	2 mo. pre-existing.
(800) 331-2512	
Golden Rule Insurance Co.	Individual
712 Eleventh Street	A, C, F, G
Lawrenceville, IL 62439	6 mo. pre-existing.
(800) 474-4467	
Great American Life Insurance Co.	Individual
P.O. Box 559002	A, B, C, D, F, G
Austin, TX 78755-9002	6 mo. pre-existing.
(800) 880-2745	
Guarantee Trust Life Insurance Co.	Individual / Group
1275 Milwaukee Avenue	A, B, C, D, E, F, G
Glenview, IL 60025	No waiting period.
(847) 699-0600	
Humana Insurance Co.	Individual
500 West Main St.	A, B, C, F, HDF
Louisville, KY 40201	3 mo. pre-existing.
(800) 866-0581	
Life Investors Insurance Co. of America	Group
520 Park Avenue	A, B, C, D, E, F, G, H, I, J
Baltimore, MD 21201	(without Rx)
(800) 752-9797	6 mo. pre-existing.
Lincoln Heritage Life Insurance Co.	Individual
4343 East Camelback Rd.	A, B, C, D, F
Phoenix AZ 85018	No waiting period.
(800) 287-7319	
Loyal American Life Insurance Co.	Individual
P.O. Box 559004	A, B, C, D, F, G
Austin, TX 78755-9004	6 mo. pre-existing.
(800) 633-6752	
Medico Life Insurance Co.	Individual
1515 South 75 <sup>th</sup> Street	A, C, F, G
Omaha, NE 68124	No waiting period.
(402) 391-6900 extension 251	

Company Name	Plans Offered
Monumental Life Insurance Co.	Group
520 Park Avenue	A, B, C, D, E, F, G
Baltimore, MD 21201	No waiting period.
(800) 752-9797	Under 65 available.
Mutual of Omaha Insurance Co.	Individual
Mutual of Omaha Plaza	A, C, D, F, G
Omaha, NE 68175	No waiting period.
(800) 316-0842	
National States Insurance Co.	Individual
1830 Craig Park Court	A, B, C, D, F
St. Louis, MO 63146	3 mo. pre-existing.
(314) 878-0101, (800) 868-6788	
New Era Life Insurance Co. of the Midwest	Individual
P. O. Box 4884	A, B, C, D, E, F, G
Houston, TX 77210-4884	6 mo. pre-existing.
(877) 368-4692, (877) 368-4691	
Oxford Life Insurance Co.	Individual
P.O. Box 46518	A, B, C, D, F, G, I
Madison, WI 53744-6518	No waiting period.
(608) 662-1232	
Pacificare Life & Health Insurance Co.	Individual
310 West Lake Center Drive	A, B, F, HDF, G, Advantage
Santa Ana, CA 92704	No waiting period.
(800) 792-9492	Under 65 available.
Pennsylvania Life Insurance Co.	Individual
P.O. Box 130	A, B, C, D, F
Pensacola, FL 32591-0130	No waiting period.
(888) 802-9497	Under 65 available.
Penn Treaty Network America Insurance Co.	Individual
P.O. Box 130	A, B, C, D, F
Pensacola, FL 32591-0130	2 mo. pre-existing.
(800) 635-7418	
Philadelphia American Life Insurance Co.	Individual
P.O. Box 4884	<b>A</b> , <b>B</b> , <b>C</b> , <b>D</b> , <b>F</b> , <b>HDF</b> ,
Houston, TX 77210-4884	Select C & F
(281) 368-7200	No waiting period.

Physicians Life Insurance Co.   Individual   A, F, G   No waiting period.	Company Name	Plans Offered
Omaha, NE 68131-2671 (800) 228-9100         No waiting period.           Pyramid Life Insurance Co. 411 North Sayblen         Individual / Group A, B, C, D, F, HDF, G           Pensacola, FL 32501 (800) 444-0321         6 mo. pre-existing.           Reserve National Insurance Co. (800) 654-9106         Individual A, B, C, D, F 6 mo. pre-existing. Under 65 available.           Royal Neighbors of America, Inc. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877         Individual A, B, C, D, E, F, G No waiting period.           Standard Life & Accident Insurance Co. Box 1820 Galveston, TX 77553 Call an Agent         Individual A, B, C, E, F, HDF, G No waiting period.           State Mutual Insurance Co. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500         Individual A, B, C, D, F           Sterling Investors Life Insurance Co. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 604-5240         Individual A, B, C, D, E, F, G, HDF No waiting period.           Sterling Life Insurance Co. 870, Box 5348 Bellingham, WA 98227-5348         Individual / Group A, B, C, D, F, HDF, G, HDJ No waiting period.	Physicians Life Insurance Co.	Individual
Reserve National Insurance Co.   Individual / Group A, B, C, D, F, HDF, G 6 mo. pre-existing.	•	<b>A</b> , <b>F</b> , <b>G</b>
Pyramid Life Insurance Co. 411 North Sayblen Pensacola, FL 32501 (800) 444-0321  Reserve National Insurance Co. (800) 654-9106  Royal Neighbors of America, Inc. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502 Royal Reighbors of America, Inc. 8545 126th Avenue North, Suite 200 Royal Neighbors of America, Inc. 8545 126th Avenue North, Suite 200 Royal Reighbors of America, Inc. 8545 126th Avenue North, Suite 200 Royal Reighbors of America, Inc. 8545 126th Avenue North, Suite 200 Royal Reighbors of America, Inc. 8545 126th Avenue North, Suite 200 Royal Reighbors of America, Inc. Royal Neighbors of America, Inc. Royal Reserve Netional Royal Roya	Omaha, NE 68131-2671	No waiting period.
411 North Sayblen Pensacola, FL 32501 (800) 444-0321  Reserve National Insurance Co. (800) 654-9106  Royal Neighbors of America, Inc. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. Galveston, TX 77553 Call an Agent  State Mutual Insurance Co. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. 8545 126th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. Individual A, B, C, D, F No waiting period.  Sterling Investors Life Insurance Co. Individual A, B, C, D, F, G, HDF No waiting period.  Sterling Investors Life Insurance Co. Individual A, B, C, D, E, F, G, HDF No waiting period.  Individual A, B, C, D, F, F, G, HDF No waiting period.  Individual A, B, C, D, F, F, G, HDF No waiting period.  Individual A, B, C, D, F, HDF, G, HDJ No waiting period.	(800) 228-9100	
Pensacola, FL 32501 (800) 444-0321  Reserve National Insurance Co. (800) 654-9106  Royal Neighbors of America, Inc. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co. State Mutual Insurance Co. Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. S545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. Lindividual A, B, C, D, F No waiting period.  Sterling Investors Life Insurance Co. Lindividual A, B, C, D, E, F, G, HDF No waiting period.  Midvidual A, B, C, D, E, F, G, HDF No waiting period.  Largo, FL 33773-1502 (877) 604-5240  Lindividual / Group A, B, C, D, F, HDF, G, HDJ No waiting period.	Pyramid Life Insurance Co.	Individual / Group
Reserve National Insurance Co. (800) 654-9106	<u> </u>	A, B, C, D, F, HDF, G
Reserve National Insurance Co.  (800) 654-9106  Royal Neighbors of America, Inc. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 604-5240  Individual A, B, C, D, E, F, G, HDF No waiting period.  Vinder 65 available.		6 mo. pre-existing.
(800) 654-9106  Royal Neighbors of America, Inc.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 604-5240  Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual A, B, C, D, E, F, G, HDF No waiting period.  Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual / Group P.O. Box 5348 Bellingham, WA 98227-5348  No waiting period.	(800) 444-0321	
Royal Neighbors of America, Inc.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 604-5240  Sterling Life Insurance Co. Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual A, B, C, D, E, F, G, HDF No waiting period.  Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co. P.O. Box 5348 Bellingham, WA 98227-5348  No waiting period.	Reserve National Insurance Co.	Individual
Royal Neighbors of America, Inc.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co. 8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 604-5240  Sterling Life Insurance Co. Individual A, B, C, D, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual A, B, C, D, F, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual A, B, C, D, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual A, B, C, D, F, G, HDF No waiting period.	(800) 654-9106	
Royal Neighbors of America, Inc.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  State Mutual Insurance Co.  Elindividual A, B, C, E, F, HDF, G No waiting period.  State Mutual Insurance Co.  Elindividual A, B, C, D, F No waiting period.  Sterling Investors Life Insurance Co.  Sterling Investors Life Insurance Co.  Esterling Investors Life Insurance Co.  Esterling Investors Life Insurance Co.  Esterling Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co.  Individual A, B, C, D, E, F, G, HDF No waiting period.  Under 65 available.  Sterling Life Insurance Co. Individual / Group P.O. Box 5348 Bellingham, WA 98227-5348 No waiting period.		
8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  State Mutual Insurance Co.  Endividual A, B, C, E, F, HDF, G No waiting period.  State Mutual Insurance Co.  Individual A, B, C, D, F Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 A, B, C, D, E, F, G, HDF Largo, FL 33773-1502 (877) 604-5240  Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual / Group A, B, C, D, F, HDF, G, HDJ No waiting period.		Under 65 available.
8545 126 <sup>th</sup> Avenue North, Suite 200  Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  State Mutual Insurance Co.  Endividual A, B, C, E, F, HDF, G No waiting period.  State Mutual Insurance Co.  Individual A, B, C, D, F  Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 A, B, C, D, E, F, G, HDF Largo, FL 33773-1502 (877) 604-5240  Individual A, B, C, D, E, F, G, HDF No waiting period.  Sterling Life Insurance Co. Individual / Group A, B, C, D, F, HDF, G, HDJ No waiting period.	Royal Neighbors of America, Inc.	Individual
Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877  Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  State Mutual Insurance Co.  Endividual A, B, C, E, F, HDF, G No waiting period.  State Mutual Insurance Co.  Endividual A, B, C, D, F  Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  Endividual A, B, C, D, E, F, G, HDF  Largo, FL 33773-1502 (877) 604-5240  Individual A, B, C, D, E, F, G, HDF  No waiting period.  Under 65 available.  Sterling Life Insurance Co. Individual / Group A, B, C, D, F, HDF, G, HDJ  No waiting period.	8545 126 <sup>th</sup> Avenue North, Suite 200	
Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  State Mutual Insurance Co.  Endividual A, B, C, E, F, HDF, G No waiting period.  Individual A, B, C, D, F  Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  Sterling Investors Life Insurance Co.  Endividual A, B, C, D, E, F, G, HDF  No waiting period.  A, B, C, D, E, F, G, HDF  No waiting period.  Sterling Life Insurance Co.  Individual A, B, C, D, E, F, G, HDF  No waiting period.  Sterling Life Insurance Co.  Individual / Group A, B, C, D, F, HDF, G, HDJ  No waiting period.		
P.O Box 1820 Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  State Mutual Insurance Co.  Individual A, B, C, D, F  Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  Sterling Investors Life Insurance Co.  Sterling Investors Life Insurance Co.  Individual A, B, C, D, E, F, G, HDF  Largo, FL 33773-1502 No waiting period.  Sterling Life Insurance Co.  Individual A, B, C, D, E, F, G, HDF  No waiting period.  Sterling Life Insurance Co.  Individual / Group P.O. Box 5348 A, B, C, D, F, HDF, G, HDJ  No waiting period.	(877) 815-1502, (877) 815-8877	Under 65 available.
Galveston, TX 77553 Call an Agent  State Mutual Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 A, B, C, D, F Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 A, B, C, D,E, F, G, HDF Largo, FL 33773-1502 (877) 604-5240  Sterling Life Insurance Co.  Sterling Life Insurance Co.  Individual A, B, C, D,E, F, G, HDF No waiting period.  Under 65 available.  Sterling Life Insurance Co. Individual / Group P.O. Box 5348 A, B, C, D, F, HDF, G, HDJ No waiting period.	Standard Life & Accident Insurance Co.	Individual
State Mutual Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  A, B, C, D,E, F, G, HDF  Largo, FL 33773-1502  (877) 604-5240  Sterling Life Insurance Co.  P.O. Box 5348  Bellingham, WA 98227-5348  Individual / Group  A, B, C, D, F, HDF, G, HDJ  No waiting period.	P.O Box 1820	A, B, C, E, F, HDF, G
State Mutual Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  A, B, C, D, F  Largo, FL 33773-1502  (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  A, B, C, D, E, F, G, HDF  Largo, FL 33773-1502  (877) 604-5240  Sterling Life Insurance Co.  P.O. Box 5348  Bellingham, WA 98227-5348  Individual  A, B, C, D, E, F, G, HDF  No waiting period.  Individual / Group  A, B, C, D, F, HDF, G, HDJ  No waiting period.		No waiting period.
8545 126 <sup>th</sup> Avenue North, Suite 200  (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  (877) 604-5240  Sterling Life Insurance Co.  Sterling Life Insurance Co.  Individual  A, B, C, D, E, F, G, HDF  No waiting period.  Under 65 available.  Sterling Life Insurance Co.  Individual / Group  A, B, C, D, F, HDF, G, HDJ  No waiting period.	Call an Agent	
Largo, FL 33773-1502 (877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 Largo, FL 33773-1502 (877) 604-5240  Sterling Life Insurance Co. P.O. Box 5348 Bellingham, WA 98227-5348  No waiting period.  Individual A, B, C, D, E, F, G, HDF No waiting period.  Under 65 available.  Individual / Group A, B, C, D, F, HDF, G, HDJ No waiting period.		Individual
(877) 872-5500  Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200  A, B, C, D,E, F, G, HDF  Largo, FL 33773-1502  (877) 604-5240  Sterling Life Insurance Co.  P.O. Box 5348  Bellingham, WA 98227-5348  Individual / Group  A, B, C, D, F, HDF, G, HDJ  No waiting period.		A, B, C, D, F
Sterling Investors Life Insurance Co.  8545 126 <sup>th</sup> Avenue North, Suite 200 A, B, C, D,E, F, G, HDF Largo, FL 33773-1502 No waiting period. Winder 65 available.  Sterling Life Insurance Co. P.O. Box 5348 Bellingham, WA 98227-5348 No waiting period. No waiting period. No waiting period.	<del>-</del> -	No waiting period.
8545 126 <sup>th</sup> Avenue North, Suite 200  A, B, C, D,E, F, G, HDF  No waiting period.  (877) 604-5240  Sterling Life Insurance Co.  P.O. Box 5348  Bellingham, WA 98227-5348  A, B, C, D, F, HDF, G, HDJ  No waiting period.	(877) 872-5500	
Largo, FL 33773-1502 No waiting period.  (877) 604-5240  Sterling Life Insurance Co. P.O. Box 5348 Bellingham, WA 98227-5348  No waiting period.  No waiting period.  No waiting period.		Individual
Largo, FL 33773-1502  (877) 604-5240  No waiting period.  Under 65 available.  Sterling Life Insurance Co.  P.O. Box 5348  Bellingham, WA 98227-5348  No waiting period.  No waiting period.	8545 126 <sup>th</sup> Avenue North, Suite 200	A, B, C, D,E, F, G, HDF
Sterling Life Insurance Co.  P.O. Box 5348  Bellingham, WA 98227-5348  Individual / Group  A, B, C, D, F, HDF, G, HDJ  No waiting period.	Largo, FL 33773-1502	
P.O. Box 5348 A, B, C, D, F, HDF, G, HDJ Bellingham, WA 98227-5348 No waiting period.	(877) 604-5240	Under 65 available.
Bellingham, WA 98227-5348 No waiting period.	Sterling Life Insurance Co.	Individual / Group
• · · · · · · · · · · · · · · · · · · ·		A, B, C, D, F, HDF, G, HDJ
(800) 688-0100 Under 65 available (Plan A).	•	O X
	(800) 688-0100	Under 65 available (Plan A).
United American Insurance Co. Individual		Individual
P. O. Box 8080 A, B, C, D, F, HDF, G		
McKinney, TX 75070 2 mo. pre-existing.		
(800) 331-2512 <i>Under 65 available (Plan B)</i> .	(800) 331-2512	Under 65 available (Plan B).

Company Name	Plans Offered
United Commercial Travelers of America	Individual
P. O. Box 15019	A, B, C, D, F
Columbus, OH 43215-8619	No waiting period.
(800) 848-0123	
United Teacher Associates Insurance Co.	Individual
P. O. Box 26580	A, B, C, D, F, G
Austin, TX 78755-0580	6 mo. pre-existing.
(800) 880-8824, (512) 451-2224	
United World Life Ins. Co.	Individual
3316 Farnam Street	A, B, F, G
Omaha, NE 68175	No waiting period.
(877) 845-0892	
USAA Life Insurance Co.	Individual
9800 Fredericksburg Road	A, D, F, G
San Antonio, TX 78288	No waiting period.
(800) 531-8000	

PLEASE NOTE: This is a list of companies with Medicare supplement policies approved by this Department as of May 25, 2006. If your company is not on this list, please contact the department to verify their authorization to sell this product.